Case 04-71987 Doc 1 Filed 04/13/04 Entered 04/13/04 14:13:02 Desc Main (Official Form 1) (12/03) Document Page 1 of 23

FORM B1 United States Bankruptcy Court Voluntary Petition Northern District of Illinois Western Division Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): WOODHEAD, JOHN W. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): none ast four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax LD. No. (if more than one, state all): (if more than one, state all): xxx-xx-0116 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2015 Hoosler Road Franklin Grove, IL 61031 County of Residence or of the County of Residence or of the Lee Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): same Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domicifed or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition of for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) the Petition is Filed (Check one box) Railroad Individual(s) ☐ Chapter 11 Chapter 13 Stockbroker ☐ Chapter 7 ☐ Corporation ☐ Chapter 12 ☐ Commodity Broker ☐ Chapter 9 Partnership ☐ Clearing Bank Sec. 304 - Case ancillary to foreign proceeding ☐ Other Filing Fee (Check one box) Nature of Debts (Check one box) Consumer/Non-Business Business ☐ Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 16-49 50.99 100-199 200-999 1000-over 1-15 П Estimated Assets \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$50,001 to \$100,001 to 50 to \$100 million \$100 million \$50,000 \$10 million \$50 million \$100,000 \$500,000 \$1 m@on. п Estimated Debts \$50,000,001 to \$1,000,001 to \$10,000,001 to More than \$50 001 to \$100,001 to \$500,001 to \$0 to \$100 million \$500,000 \$1 million \$10 million \$50 million \$100 million \$50,000 \$100,000 \Box П

Official Form (1) 813/0 30/4-71987		14:13:02 Desc Main FORM B1, Page 2
Voluntary Petition This page must be completed and filed in every case) Document	NPRg笆220mgf23 WOODHEAD, JOHN W	-
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attac	ch additional sheet)
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If me	ore than one, attach additional sheet)
Name of Debtor: None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. Trequest relief in accordance with the chapter of title 11, United States Code, specified in this petition.	(To be completed if debtor is 10K and 10Q) with the Secu Section 13 or 15(d) of the Se requesting relief under chapt Exhibit A is attached a (To be completed whose debts I, the attorney for the petition that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available.	Exhibit B Exhibit B pleted if debtor is an individual s are primarily consumer debts) are named in the foregoing petition, declare tioner that [he/or she] may proceed under le 11, United states Code, and have under each such empter.
Signature of Joint Debtor Telephone Number (If not represented by attorney) Line 13 01	Signature of Attorney for JEFFRY A. DAHUB! Does the debtor own or have a threat of imminent and ideas safety?	Exhibit C c possession of any property that poses ntifiable harm to public health or
Signature of Attorney Signature of Attorney Signature of Attorney for Debtor(s) JEFFRY A. DAHLBERG Printed Name of Attorney for Debtor(s) BALSLEY, DAHLBERG, & HART, LLP	Yes, and Exhibit C is a No Signature of I l certify that I am a bankrupt	Non-Attorney Petition Preparer tey petition preparer as defined in 11 U.S.C. becoment for compensation, and that I have opy of this document.
Firm Name 5130 N. 2nd St.	Printed Name of Bankru	uptcy Petition Preparer
Address	Social Security Number	(Required by 11 U.S.C.§ 110(c).)
815-877-2593 Fax: 815-877-7965 Telephone Number L f / B - O - / Date	Address Names and Social Securorepared or assisted in a	rity numbers of all other individuals who preparing this document:
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	If more than one person sheets conforming to the	prepared this document, attach additional c appropriate official form for each person.
Signature of Authorized Individual	Signature of Bankruptey	y Petition Preparer
Printed Name of Authorized Individual	Date A bankruptcy petition p	oreparer's failure to comply with the
Title of Authorized Individual	provisions of title 11 an Procedure may result in	d the Federal Rules of Bankruptcy fines or imprisonment or both. 11
Date	U.S.C. § 110; 18 U.S.C.	. 9 130.

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In re	JOHN W. WOODHEAD		Case No.
-		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "II," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property Nature of Debtor's W Interest in Property Jo	Sband, Vife, Debtor's Interest in Amount of Secured Claim or Exemption
--	--

None

Sub-Total > 0.00 (Total of this page)

Total >

0.00

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In re	JOHN W. WOODHEAD		Case No.
-		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule, List them in Schedule G - Executory Contracts and Unexpired Leases.

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	x			
2,	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc.	household goods and furnishings	-	900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	Cloth	ing and personal Items	-	800.00
7.	Furs and jewelry.	х			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
			ίΤ	Sub-Tot otal of this page)	

2 continuation sheets attached to the Schedule of Personal Property

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n	re JOHN W. WOODHEAD			ase No	
			Debtor		
		SCHED	ULE B. PERSONAL PROPERT (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
0.	Annuities, Itemize and name each issuer.	x			
l.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
2.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
3.	Interests in partnerships or joint ventures, Itemize.	х			
4.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
5.	Accounts receivable.	х			
6.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
7.	Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
8.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
9.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
				Sub-To	tal > 0.00

Sheet $\underline{\ \ 1\ }$ of $\underline{\ \ 2\ }$ continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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In re	JOHN W. WOODHEAD		Case No.
		Debtor	

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Bricet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each,	х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
22.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		Chevrolet S-10 000 miles)	₩	2,500.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	Х			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	x			
30.	Crops - growing or harvested. Give particulars.	X			
31,	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total >

2,500.00

(Total of this page)

4,200.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re	JOHN W. WOODHEAD	Case 1	No
	110000	Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ■ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

· · · · · · · · · · · · · · · · · · ·	• •		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Household Goods and Furnishings</u> Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	900.00	900.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	800.00	800.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1997 Chevrolet S-10 (130,000 mlles)	735 ILCS 5/12-1001(c)	1,200.00	2,500.00

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Form B6D (12/03)

In re	JOHN W. WOODHEAD	Case N	ło
		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Districted "Little places in districted "Little places in districted "Little places in "V" in the school of them.

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Č	Hu	shand, Wife, Joint, or Communi	ity		U	립	AMOUNT OF	
ODEBTOR	ΗSγυ	NATURE DESCRIPTION A OF P	OF LIEN, AND IND MARKET VALUE ROPERTY)Z Z@ Z	1-05-D4	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		1997 Chevrolet S-1	0		E		İ	
	-	Value \$	2.500.00				3,581.00	1,081.0
\exists	+	7 Little 4						
				-				
\dashv	+	Value \$						
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1		Value ¢		+				
		value \$					3,581.00	
			/ ·		,			
	CODEBTOR	В Т В В В В В В В В В В В В В В В В В В	Value \$ Value \$	1997 Chevrolet S-10	Value \$ 2,500.00 Value \$	Native State of Line, AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN Value \$ 2,500.00 Value \$ 1997 Chevrolet S-10 Value \$ 500.00 Value \$ 500.00	To a description and market value of Property Subject to Lien and Property	H DATE CLAIM WAS INCURRED, NATURE OF LIEM, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEM Value \$ Value \$ Value \$ Value \$ Subtotal James Age 1 and 1

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Form B6E (12/03)

In re	JOHN W. WOODHEAD	Case No.	
		Debtor ,	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors, If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated", If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these the columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or linancial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifyin independent sales representatives up to \$4.650* per person carned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 10.8.C. § 507 (a)(3).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
☐ Deposits by individuals
Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use that were not delivered or provided. 11 U.S.C. § 507(a)(6).
☐ Alimony, Maintenance, or Support
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9)
*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

adjustment.

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Form B6F (12/03)

In re	JOHN W. WOODHEAD		Case No.
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

OB PRITORIO NIA NATI	I c	н	shand, Wife, Joint, or Community	S	Tu	D	1	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	n H M	DATE CLAIM WAS INCURRED AND	OZTIZGEZ	LIQ	SOUTED	AMOUNT OF	CLAIM
Account No.			collections for: Sears and other misc.	Ť	ΤED			
ALEGIS GROUP LP 15 S. Main Street, Suite 600 Greenville, SC 29601	:	-						
Account No.			misc. charges		ļ	 -	3,	957.80
ASPIRE VISA CARD SERVICES P.O. Box 105555 Atlanta, GA 30321-5555		-					3,	,995.03
Account No. 411727005521746 BENEFICIAL P.O. Box 8633 Elmhurst, IL 60126		-	loan					
				_	\downarrow	_	6,	,657.60
Account No. ENHANCED RECOVERY CORP. 10550 Deerwood Park Blvd., Ste 600 Jacksonville, FL 32256		-	collection for: New Vision Financial, EAM Receivables and other misc. accounts				6.	,332.81
1 continuation sheets attached		1	(Total o		otot		20	,943.24

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Form B6F - Cont. (12/03)

In re	JOHN W. WOODHEAD		Case No.
1		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Ç H ⊗ J C		CONTINGENT	UNLIGUIDATE	Ĭ	AMOUNT OF CLAIN	м
Account No. LAW OFFICES OF MITCHELL N. KAY 11 South LaSalle Street, Suite 1900 Chicago, IL 60603-1300		-	misc. accounts		F. D			
Account No.			misc. charges	-			3,437.33	3
MBNA AMERICA P.O. Box 15026 Wilmington, DE 19850-5026		-					2,337.78	8
Account No. NCO FINANCIAL SYSTEMS, INC. P.O. Box 41417, DPT 99 Philadelphia, PA 19101		_	collection for: Verlzon Wireless and other misc accounts				1,290.86	
Account No. SIMM ASSOCIATES P.O. Box 7526 Newark, DE 19714	<u> </u>	-	collection for: Merick Bank and other misc. acconts					
Account No.						-	1,946.13	3
Sheet no1 of _1 _ sheets attached to Schedule of				Sub			9.012.04	
Creditors Holding Unsecured Nonpriority Claims			(Total of) (Report on Summary of S	,	Tot	al	20.055.0	:8

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In re	JOHN W. WOODHEAD		Case No.
-		Debtor	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

⁰ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	JOHN W. WOODHEAD		Case No.	
		Debtor		

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guaranters and co-signers, in community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

■ Check this box if debtor has no codebtors.		
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	

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Form B6I (12/03)

ln re	JOHN W. WOODHEAD	Case No.	
		Debtor ,	

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBT				
	RELATIONSHIP cousin/legal guardian	AGE 65 yrs			
Single					
EMPLOYMENT:	DEBTOR		SPOUS	E	
I	nuler				u 1 · ·
	ounty Line Pork, LLC				
	months				
Address of Employer Co	reston, IL				
INCOME: (Estimate of	average monthly income)		DEBTOR		SPOUSE
Current monthly gross wa	ages, salary, and commissions (pro rate if not paid monthly)	\$	402.00	\$	N/A
Estimated monthly overting	me	\$	0.00	\$	N/A
SUBTOTAL		\$	402.00	\$	N/A
LESS PAYROLL DE	DUCTIONS		***		
a. Payroli taxes and s	ocial security	\$	30.00	\$	N/A
		\$	0.00	\$	N/A
	, , , ,	\$	0.00	\$	N/A
d. Other (Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	30.00	\$	N/A
TOTAL NET MONTHLY	TAKE HOME PAY	\$	372.00	\$	N/A
Regular income from ope	ration of business or profession or farm (attach detailed				
statement)		\$	0.00	\$	N/A
Income from real property	y	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
or that of dependents liste	support payments payable to the debtor for the debtor's use ed above	\$	0.00	\$	N/A
Social security or other go		7.		_	
(Specify) disability for o	cousin	\$	584.00	\$ \$	N/A N/A
Danaian as satisament in a	ome	\$	0.00	ა ა	N/A
Other monthly income	JHIC	\$	0.00	ن	IV/A
		\$	0.00	\$	N/A
(-r		<u>s</u>	0.00	\$	N/A
TOTAL MONTHLY INC	OME	\$	956.00	\$	N/A
TOTAL COMBINED MO	NTHLY INCOME \$956.00	(R	eport also on Sur	nmary o	of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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e J	OHN W. WOODHEAD			Case N	o	
-	102.000 1 100.11.2		Debto	 ,		
	SCHEDULE J. CU	RRENT E	XPENDITUR	ES OF INDIVIDU	AL DEBTO	R(S)
C	plete this schedule by estima	etica elea agraga	o monthly owners	as of the debter and the de	htado familio Di	o rata any nava
	piete this schedule by estima weekly, quarterly, semi-annu				otoi s family. Fi	O fate any payn
Chec expe	ck this box if a joint petition nditures labeled "Spouse."	n is filed and d	ebtor's spouse ma	intains a separate houscho	id. Complete a	separate schedu
Rent or	home mortgage payment (ir				\$	400.00
	estate taxes included?		No X _			
s proper	rty insurance included?	Yes	No <u>X</u>	_		
Jtilities:	: Electricity and heating fue					
	Water and sewer					
	Telephone					
	Other					
	iaintenance (repairs and upk					
	ţ ,					
	and dry cleaning					
	and dental expenses					
	rtation (not including car pa					
	on, clubs and entertainment.		•			
	ole contributions					0.00
nsuranc	e (not deducted from wages Homeowner's or renter's.	or included in	i home mortgage p	ayments)	· c	0.00
	Life					
						0.00
	Auto					
	Other				· · · · · · · · · · · · · · · · · · ·	0.00
axes (n	not deducted from wages or	included in ho	me mortgage payn	nents)	¢	0.00
	(Specify) ent payments: (In chapter 12	2 and 12 asses	do not list navme	nte to be included in the	., # <u></u>	<u> </u>
nstanni	Auto	z and 15 cases,			\$	0.00
	Other	WP-			S	0.00
	Other			4 1	\$	0.00
	Other					
Mimony	y, maintenance, and support	paid to others	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		· · · · · · · · • •	0.00
'ayment	ts for support of additional	dependents not	iiving at your noi	ne		0.00
_	expenses from operation of	_				
Jther					· · · · · · · · · · · · · · · · · · ·	
			and the second s			
TOTAL	MONTHLY EXPENSES (Report also on	Summary of Sche-	dules)	[\$	860.00
FOR CE	HAPTER 12 AND 13 DEBT	ORSONLY]				
	the information requested be	low, including	whether plan payr	nents are to be made bi-w	eekly, monthly,	annually, or at
ther reg	ular interval.			,		. 00
A. Total	projected monthly income				956	.00
 "D=+=1 	projected monthly expense	S				1 <u>.00</u>
	ss income (A minus B)			,	, ,,,	.00

(interval)

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United States Bankruptcy Court Northern District of Illinois Western Division

In re	JOHN W. WOODHEAD		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of https://doi.org/10.10/ sheets [total shown on summary page plus I], and that they are true and correct to the best of my knowledge, information, and belief.

Date	4-13-04	Signature Woodhead
		WOHN'W. WOODHEAD
		Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court Northern District of Illinois Western Division

In re	JOHN W. WOODHEAD		Case No	
		Debtor	- ,	
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,200.00		
C - Property Claimed as Exempt	Yes	1	ranger (n. 1945) 1940 - Paristra Santa (n. 1944) 1940 - Talenta (n. 1945)		
D - Creditors Holding Secured Claims	Yes	1		3,581.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		29,955.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			956.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			860.00
Total Number of Sheets of ALL	Schedules	13			
	ח	Total Assets	4,200.00		
			Total Liabilities	33,536.28	

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois Western Division

		Northern District of Illinois Wester	n Division	
In re	JOHN W. WOODHEAD	Debtor(s)	Case No. Chapter	13
		Debioi(s)	Сларісі	
		STATEMENT OF FINANCIAL	AFFAIRS	
not a joir propriete	uses is combined. If the case is fill of petition is filed, unless the spot	d by every debtor. Spouses filing a joint petition is cd under chapter 12 or chapter 13, a married debt ses are separated and a joint petition is not filed, employed professional, should provide the inform al affairs.	or must furnish inform. An individual debtor ei	ation for both spouses whether or agaged in business as a sole
Question to any qu	18.19 - 25, If the answer to an ap	eted by all debtors. Debtors that are or have been plicable question is "None," mark the box labe sheet properly identified with the case name, case	led "None." If addition	nal space is needed for the answer
		DEFINITIONS		
of the fo	" for the purpose of this form if the llowing: an officer, director, mana	siness" for the purpose of this form if the debtor is or has been, within the six years immenging executive, or owner of 5 percent or more of ip; a sole proprietor or self-employed.	diately preceding the f.	iting of this bankruptcy case, any
corporat equity so U.S.C. §	ions of which the debtor is an offi curities of a corporate debtor and	cludes but is not limited to; relatives of the debtor cer, director, or person in control; officers, director their relatives; affiliates of the debtor and insider	ors, and any owner of 5	percent or more of the voting or
	1. Income from employment	or operation of business		
Nonc	business from the beginning of two years immediately preced fiscal rather than a calendar ye joint petition is filed, state inc	me the debtor has received from employment, tra I this calendar year to the date this case was compling this calendar year. (A debtor that maintains, of the ar may report fiscal year income. Identify the begome for each spouse separately. (Married debtors to a joint petition is filled, unless the spouses are se	nenced. State also the a or has maintained, finar finning and ending date filing under chapter 12	gross amounts received during the icial records on the basis of a is of the debtor's fiscal year.) If a dor chapter 13 must state income
	AMOUNT \$753.00	SOURCE (if more than one) 2004		
	\$5,000.00	2003 - less than		
	2. Income other than from e	nployment or operation of business		
None	during the two years immedia each spouse separately. (Marr	ccived by the debtor other than from employment stely preceding the commencement of this case. G ied debtors fiting under chapter 12 or chapter 13 of buses are separated and a joint petition is not filed	ive particulars. If a joir must state income for e	it petition is filed, state income for
	AMOUNT	SOURCE		

Received unemployment benefits in 2003.

\$0.00

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3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint pctition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

2

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

DATE OF PAYMENT

AMOUNT STILL

RELATIONSHIP TO DEBTOR

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR DISPOSITION

AND CASE NUMBER

AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately None preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE OF

CASE TITLE & NUMBER

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, eash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

4

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

C

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

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Document

5

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership. sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

LD. NO. (EIN)

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

NAME None

b. Identify any business listed in response to subdivision al, above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C. §§ 152 and 3571

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Document Page 23 of 23 United States Bankruptcy Court Northern District of Illinois Western Division

ln re	JOHN W. WOODHEAD		Case No.		
111 10					
		Debtor(s)	Chapter	13	

1.	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	\$_30.00 of the filing fee has been paid.
3.	The source of the compensation paid to me was:
	■ Debtor □ Other (specify):
4.	The source of compensation to be paid to me is:
	■ Debtor □ Other (specify):
5 .	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7	By agreement with the debtar(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to pic for representation of the debtor(s) in this bankruptey proceeding.

Dated:

JEFFRY A DAHLBERG, & HART, LLP
5130 N. 2nd St.

Loves Park, IL 61111

815-877-2593 Fax: 815-877-7965